

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court

Western District of Missouri

Case No. 07-41777-drd7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles Finch Ward
1312A Valleywood Court
Grain Valley, MO 64029-9781

Social Security No.:

xxx-xx-5328

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/13/07

Dennis R. Dow
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 07-41777

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 18

Date Rcvd: Sep 14, 2007

The following entities were served by first class mail on Sep 16, 2007.

db Charles Finch Ward, 1312A Valleywood Court, Grain Valley, MO 64029-9781
aty +Nancy J. Stokley, Kozeny & McCubbin, 12400 Olive Blvd., Ste. 555, St. Louis, MO 63141-5460
aty +Nell Adams, 2307 South Outer Rd., Ste. 202, Blue Springs, MO 64015-7256
aty +Robert B. McMaster, Riezman Berger, 7700 Bonhomme, Clayton, MO 63105-1924
tr +David C. Stover, Gunn, Shank & Stover, 9800 NW Polo Dr., Ste 100,
Kansas City, MO 64153-1394
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
cr +DaimlerChrysler Financial Services Americas,, c/o Riezman Berger, P.C., 7700 Bonhomme 7th Flr,
Saint Louis, MO 63105-1924
12179547 +Bill Ward, 859 Old Hwy 5, Mansfield MO 65704-8203
12179549 +CESI, PO Box 2579, Columbia MD 21045-1579
12188790 +DaimlerChrysler Financial Services Americas LLC, co Riezman Berger PC,
7700 Bonhomme Avenue 7th Floor, St Louis MO 63105-1924
12179552 First Bank Mortgage, 1 First Missouri Center, St. Louis MO 63141-6085
12179553 McNearney & Associates LLC, Timothy McNearney, 6800 College Boulevard, Suite 400,
Overland Park KS 66211-1880
12179554 NCO Financial Systems Inc, PO Box 61247, Dept 64, Virginia Beach VA 23466-1247
12179555 Saxon Mortgage Services, 4708 Mercantile Drive North, Fort Worth TX 76137-3605
12179557 State Farm Bank, PO Box 5961, Madison WI 53705-0961

The following entities were served by electronic transmission on Sep 14, 2007.

12179548 EDI: CAPITALONE.COM Sep 14 2007 18:46:00 Capital One, Bankruptcy Dept, PO Box 30285,
Salt Lake City UT 84130-0285
12179550 EDI: CHASE.COM Sep 14 2007 18:46:00 Chase, Bankruptcy Support, PO Box 15298,
Wilmington DE 19850-5298
12179551 +EDI: CHRYSLER.COM Sep 14 2007 18:46:00 Daimler Chrysler Truck Financial,
1011 Warrenville Road, Suite 600, Lisle IL 60532-0904

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank Trust Company America's f
12179556 Sharon Ward (deceased)

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2007

Signature:

